

Table I.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,101	6,340	6,100	5,786	6,084	6,174	6,070	6,108
Industry group **								
Agric., fish., forest.	4,931	--	--	--	--	--	5,411	4,764
Mining and manufacturing	5,924	6,550	6,067	5,723	5,892	5,963	5,962	5,919
Construction	5,772	6,051	5,914	5,442	5,323	7,066	5,808	5,746
Utilities and transp.	6,125	4,968	5,820	5,546	5,904	6,296	5,523	6,196
Wholesale trade	5,910	5,775	6,453	5,596	5,946	5,953	5,929	5,904
Fin. svcs. and real estate	6,494	7,111	7,381	6,774	6,700	6,314	7,196	6,404
Retail trade	5,660	6,603	5,717	5,764	5,709	5,530	6,136	5,554
Professional services	6,499	6,312	6,327	6,003	6,585	6,610	6,230	6,549
Other services	5,698	6,330	5,453	5,551	5,634	5,740	5,764	5,681
Ownership								
For profit, incorporated	5,925	6,186	6,044	5,680	5,771	6,010	5,990	5,911
For profit, unincorporated	5,829	6,294	5,981	5,433	5,999	5,759	5,886	5,810
Nonprofit	6,971	7,387	6,851	6,779	6,964	6,998	6,967	6,971
Age of firm								
Less than 5 years	5,568	6,556	5,829	5,181	5,476	5,430	5,928	5,339
5-9 years	5,464	5,465	5,804	5,335	5,326	5,845	5,514	5,421
10-19 years	5,724	6,184	5,515	5,441	5,583	6,250	5,766	5,699
20 or more years	6,227	6,689	6,517	6,110	6,315	6,178	6,395	6,206
Multi/single status								
2 or more locations	6,211	6,211	6,482	6,067	6,398	6,169	6,319	6,208
1 location only	5,877	6,341	6,071	5,705	5,667	6,363	6,044	5,723
Percent full-time employees								
Less than 25%	5,398	5,826	4,996	5,011	5,298	5,640	5,295	5,420
25-49 %	6,063	7,541	5,937	5,454	6,173	6,138	6,084	6,059
50-74 %	6,033	6,610	6,459	5,843	6,156	5,913	6,388	5,962
75% or more	6,126	6,265	6,086	5,820	6,088	6,219	6,044	6,143
Union presence								
No union employees	6,005	6,271	6,030	5,734	6,006	6,067	6,014	6,002
Has union employees	6,525	8,452	7,624	6,846	6,873	6,426	7,565	6,489
Percent low-wage employees								
50% or more low-wage	5,525	5,641	5,318	5,320	5,544	5,576	5,419	5,539
Less than 50% low-wage	6,183	6,403	6,161	5,847	6,183	6,258	6,129	6,195

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.96	105.25	95.09	63.90	71.52	33.82	53.29	30.64
Industry group **								
Agric., fish., forest.	328.01	--	--	--	--	--	314.91	407.17
Mining and manufacturing	60.34	356.31	210.34	178.91	123.73	79.19	125.70	65.98
Construction	133.43	346.90	306.57	168.08	208.40	370.63	172.47	194.89
Utilities and transp.	97.25	406.82	511.35	263.73	302.56	109.41	271.78	102.84
Wholesale trade	87.58	248.19	396.78	223.24	213.00	84.49	193.49	96.46
Fin. svcs. and real estate	62.76	264.22	369.59	253.97	163.56	71.51	187.47	66.30
Retail trade	57.04	340.31	165.81	168.47	137.64	69.83	152.57	60.05
Professional services	57.86	173.00	184.97	121.27	161.43	69.07	97.05	66.24
Other services	68.02	278.80	166.90	154.81	163.81	91.52	126.07	79.26
Ownership								
For profit, incorporated	31.07	123.60	112.63	76.87	96.60	34.31	63.07	35.19
For profit, unincorporated	64.88	202.35	202.52	157.66	143.95	89.02	113.86	77.78
Nonprofit	66.42	381.91	321.44	147.71	108.39	99.94	172.30	71.23
Age of firm								
Less than 5 years	152.33	405.20	273.99	255.63	295.64	404.18	196.77	212.38
5-9 years	94.10	182.63	244.44	159.97	193.50	255.37	133.61	131.31
10-19 years	95.71	178.33	131.02	125.74	259.04	127.51	90.57	141.73
20 or more years	28.39	158.90	146.47	83.54	68.28	35.18	77.41	30.46
Multi/single status								
2 or more locations	30.21	834.40	224.60	139.12	76.50	33.86	191.86	30.59
1 location only	52.17	105.87	100.70	71.31	121.06	292.95	55.31	84.54
Percent full-time employees								
Less than 25%	131.72	430.49	680.32	457.00	193.44	150.79	303.22	145.87
25-49 %	112.61	597.45	349.68	196.48	255.18	161.74	214.40	127.98
50-74 %	69.87	239.99	212.15	202.15	201.36	77.99	144.22	78.30
75% or more	30.45	119.61	107.08	71.08	81.26	38.24	59.68	34.68
Union presence								
No union employees	29.19	99.61	91.31	64.42	75.95	37.07	51.84	34.19
Has union employees	63.29	1,084.35	752.92	365.43	162.91	69.52	452.09	63.53
Percent low-wage employees								
50% or more low-wage	63.09	462.92	261.87	155.39	154.38	69.05	165.99	68.02
Less than 50% low-wage	29.25	106.70	99.75	68.87	79.76	36.91	55.94	33.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.